

Table I.B.2.a(1996) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.3%	85.2%	81.8%	79.0%	81.9%	81.1%	82.2%	81.1%
Industry group								
Agric., fish., forest.	74.8%	76.3%	60.6%	64.9%	52.4%	95.4%	69.7%	79.6%
Mining	98.3%	94.5%	94.3%	95.8%	99.4%	98.9%	92.8%	99.1%
Construction	76.8%	85.9%	78.3%	66.8%	74.9%	86.3%	77.9%	75.4%
Manufacturing	93.1%	88.1%	90.9%	90.4%	92.8%	94.2%	90.7%	93.4%
Transp., comm., util.	91.8%	90.8%	88.2%	86.6%	84.6%	95.0%	88.2%	92.4%
Wholesale trade	88.6%	92.1%	92.2%	93.0%	93.1%	82.7%	92.9%	87.2%
Retail trade	63.6%	76.8%	73.2%	68.1%	68.7%	58.8%	72.2%	61.5%
Fin., ins., real est.	92.7%	91.4%	88.5%	93.4%	92.7%	93.3%	90.7%	93.2%
Services	78.7%	85.2%	80.4%	75.9%	75.5%	80.0%	81.5%	77.7%
Unknown	91.2%	92.1%	86.3%	0.0%	0.0%	0.0%	91.2%	0.0%
Ownership								
For profit, incorporated	81.6%	86.1%	83.3%	81.1%	82.8%	80.4%	83.5%	81.1%
For profit, unincorporated	82.6%	85.8%	79.2%	74.0%	82.6%	87.8%	81.5%	83.4%
Nonprofit	79.0%	78.6%	72.0%	70.7%	77.6%	84.6%	73.2%	80.2%
Unknown	82.6%	85.0%	78.2%	79.3%	88.3%	81.0%	84.7%	82.3%
Age of firm								
Less than 5 years	78.7%	87.1%	78.8%	70.8%	77.4%	81.2%	81.5%	74.1%
5-9 years	78.4%	84.5%	77.5%	75.4%	74.6%	84.2%	79.1%	77.6%
10-19 years	80.6%	86.0%	84.0%	80.6%	75.9%	78.9%	83.6%	78.0%
20 or more years	83.5%	84.3%	83.4%	80.1%	83.1%	85.6%	83.3%	83.6%
Unknown	80.6%	77.7%	77.6%	84.9%	85.0%	79.5%	80.1%	80.6%
Multi/single status								
2 or more locations	82.4%	84.6%	88.4%	86.9%	85.2%	81.1%	86.1%	82.3%
1 location only	79.3%	85.3%	81.0%	76.0%	76.5%	81.0%	81.8%	76.0%
Percent full-time employees								
Less than 25%	29.8%	45.7%	34.1%	33.0%	36.2%	23.2%	39.2%	27.3%
25-49%	49.0%	53.3%	43.9%	49.4%	45.1%	50.4%	48.2%	49.2%
50-74%	66.8%	70.0%	66.3%	66.2%	64.1%	68.1%	67.5%	66.6%
75% or more	88.5%	91.6%	88.7%	86.2%	89.3%	88.4%	89.0%	88.4%
Union presence								
No union employees	82.7%	85.1%	82.5%	79.8%	82.2%	84.2%	82.6%	82.7%
Has union employees	86.3%	90.1%	75.3%	77.1%	79.4%	91.8%	77.2%	87.5%
Unknown	76.3%	84.2%	79.0%	73.2%	83.1%	75.4%	81.8%	76.0%
Percent low wage employees								
50% or more low wage	60.3%	66.2%	54.4%	53.8%	59.9%	66.0%	57.6%	61.3%
Less than 50% low wage	86.7%	87.4%	85.4%	84.4%	86.5%	88.4%	85.8%	87.1%
Unknown	78.3%	79.8%	78.7%	75.3%	82.3%	77.8%	79.8%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I.B.2.a(1996) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	0.75%	0.51%	0.99%	0.54%	1.18%	0.44%	0.80%
Industry group								
Agric., fish., forest.	3.86%	2.14%	6.70%	9.82%	11.88%	12.43%	3.88%	8.32%
Mining	0.89%	11.48%	17.66%	22.76%	10.49%	1.53%	6.40%	0.58%
Construction	2.00%	1.95%	3.17%	4.74%	5.45%	5.71%	2.06%	2.78%
Manufacturing	0.65%	2.66%	1.17%	1.35%	0.80%	0.98%	0.79%	0.67%
Transp., comm., util.	0.93%	2.39%	1.47%	2.07%	3.17%	1.24%	1.82%	1.16%
Wholesale trade	2.85%	1.86%	1.36%	1.36%	1.27%	5.29%	0.66%	3.56%
Retail trade	1.44%	2.66%	2.40%	1.93%	1.84%	2.48%	1.98%	1.94%
Fin., ins., real est.	0.96%	1.64%	2.07%	0.90%	1.07%	1.41%	1.34%	0.97%
Services	1.08%	1.24%	1.25%	1.43%	1.26%	1.93%	0.78%	1.40%
Unknown	13.81%	13.94%	25.77%	0.00%	0.00%	0.00%	13.81%	0.00%
Ownership								
For profit, incorporated	0.85%	0.82%	0.72%	1.06%	0.96%	1.48%	0.50%	1.08%
For profit, unincorporated	1.25%	1.50%	3.21%	3.15%	2.54%	2.06%	1.68%	1.77%
Nonprofit	0.64%	2.49%	2.63%	2.68%	1.97%	1.34%	1.64%	0.66%
Unknown	2.28%	4.94%	9.80%	4.96%	3.00%	3.04%	2.52%	2.99%
Age of firm								
Less than 5 years	1.62%	1.30%	1.85%	2.43%	6.08%	5.80%	1.17%	3.13%
5-9 years	1.27%	2.09%	2.35%	1.77%	5.70%	5.85%	1.36%	2.76%
10-19 years	0.72%	1.02%	1.13%	1.75%	1.66%	3.32%	1.06%	1.16%
20 or more years	0.80%	1.30%	1.16%	1.77%	1.31%	1.35%	0.65%	1.00%
Unknown	1.24%	5.94%	5.57%	2.54%	1.49%	1.56%	5.03%	1.25%
Multi/single status								
2 or more locations	0.85%	5.21%	2.05%	1.56%	0.76%	1.21%	2.71%	0.87%
1 location only	0.68%	0.64%	0.58%	1.06%	2.17%	6.11%	0.50%	1.48%
Percent full-time employees								
Less than 25%	2.62%	8.14%	6.41%	4.04%	6.35%	3.36%	2.94%	3.15%
25-49%	1.96%	2.42%	2.71%	2.04%	3.34%	3.60%	1.37%	2.46%
50-74%	1.86%	1.80%	2.25%	2.25%	3.46%	3.51%	1.69%	2.40%
75% or more	0.60%	0.69%	0.79%	1.20%	0.47%	1.25%	0.49%	0.78%
Union presence								
No union employees	0.48%	0.97%	0.94%	0.98%	0.86%	0.80%	0.54%	0.73%
Has union employees	0.83%	4.04%	6.34%	2.79%	2.32%	1.20%	2.81%	1.16%
Unknown	2.13%	1.67%	2.83%	3.85%	2.66%	2.72%	1.62%	2.31%
Percent low wage employees								
50% or more low wage	1.22%	4.16%	3.96%	2.44%	2.23%	2.46%	2.88%	1.63%
Less than 50% low wage	0.31%	0.62%	0.70%	0.63%	0.78%	0.64%	0.39%	0.43%
Unknown	1.55%	2.76%	2.28%	3.49%	1.90%	2.05%	1.50%	1.69%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).